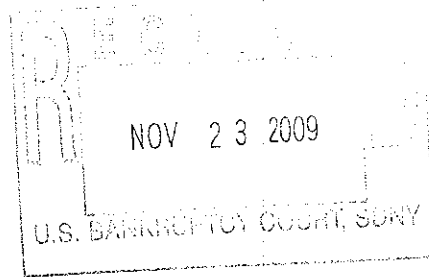


November 17, 2009

Clerk of the US Bankruptcy Court for
the Southern District of New York
One Bowling Green
New York NY 10004



Irving H. Picard, Trustee
c/o Baker & Hostetler LLP
45 Rockefeller Plaza
New York, NY 10111

Re: Bankruptcy Case No. 08-1789 (BRL)
Madoff Account No. 1EM325 in the name of
Joan W. Procter

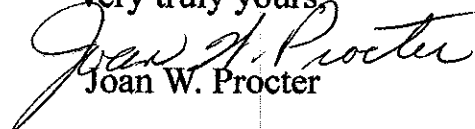
Dear Sirs:

In response to your letter 10/19/09, I would like to reply but, unfortunately, I have to do it this way – by letter. I do not know how to write an official appeal to say that the interpretation of “net equity” and its application to the determination of customer claims by Irving Picard is wrong. Since I am surviving on just Social Security, I have no money to hire an attorney nor can I ever appear in NY court due to open back surgery to take place mid-December.

I completely disagree with Mr. Picard's “transaction description” of my account referenced above and wonder how and where he got his information – from the crooked books that Frank diPasquale and Erin Reardon supposedly kept for him??? On this “Transaction Description” there are some very weird amounts of very odd dollar numbers which obviously were the “dividends” earned on my phantom stock – which I reinvested immediately into my account. I have other amounts invested but, unfortunately for me, my husband, Martin Breit, kept records of these and he died this past January, just four weeks after Madoff went public – his records were turned over to his son, Richard Breit, Esq and I have no access to them.

I don't know how you expect people to hire lawyers to file appeals and to appear in New York Court to object to Picard's translation when they have been completely wiped out of their life's savings by Bernard Madoff. I am a 70 yr old divorced widow and that has happened to me – everything gone.

Very truly yours


Joan W. Procter

5609 Mulberry Drive
Tamarac, FL 33319